

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Previously Presented) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;
determining eligibility of the transaction for payment via a bank account;
providing an electronic authorization response that is transmitted to the terminal, the authorization response including a unique transaction identifier if the transaction is eligible for payment via the bank account; and

receiving an electronic response packet that is transmitted by the terminal if the transaction is eligible for payment via the bank account, the response packet including the unique transaction identifier and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

2. (Original) The method of claim 1 wherein the transaction identifier includes a number.

3. (Original) The method of claim 1 wherein the transaction identifier includes a letter.

4. (Original) The method of claim 1 wherein the transaction identifier includes a symbol.

5. (Original) The method of claim 1 further comprising storing the authorization response in an authorization response file, storing the response packet in a response packet file, and comparing the response packet file with the authorization response file prior to settling the transaction.

6. (Original) The method of claim 1 further comprising providing an electronic confirmation of receipt of the response packet that is transmitted to the terminal.

7. (Original) The method of claim 1 further comprising receiving a settlement request, and settling the transaction in response to the settlement request.

8. (Original) The method of claim 7 wherein the step of receiving a settlement request occurs simultaneously with the step of receiving an electronic response packet.

9. (Original) The method of claim 7 wherein the step of receiving a settlement request occurs after the step of receiving an electronic response packet.

10.-13. (Canceled)

14. (Previously Presented) A computer system for processing a check transaction initiated by a terminal, the computer system comprising:

instructions for determining eligibility of the transaction for payment via a bank account;

instructions for generating an electronic authorization response that is communicated to the terminal, the authorization response including a unique transaction identifier if the transaction is eligible for payment via the bank account; and

instructions for receiving an electronic response packet provided by the terminal if the transaction is eligible for payment via the bank account, the response packet including the unique transaction identifier and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

15. (Original) The computer system of claim 14 further including instructions for storing the authorization response in an authorization response file, instructions

for storing the response packet in a response packet file, and instructions for comparing the response packet file with the authorization response file prior to settling the transaction.

16. (Original) The computer system of claim 14 further including instructions for providing an electronic confirmation of receipt of the response packet to the terminal.

17. (Canceled)

18. (Previously Presented) The method of claim 1 wherein the step of determining eligibility includes determining eligibility based on rules of one of an authorization host and a financial institution.

19. (Previously Presented) The method of claim 1 wherein the step of determining eligibility includes determining if sufficient funds exist in the bank account.

20. (Previously Presented) The computer system of claim 14 wherein the instructions for determining eligibility include instructions for determining eligibility based on rules of one of an authorization host and a financial institution.

21. (Previously Presented) The computer system of claim 14 wherein the instructions for determining eligibility include instructions for determining if sufficient funds exist in the bank account.

22. (Previously Presented) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account, wherein the step of determining eligibility includes determining if sufficient funds exist in the bank account;

providing an electronic authorization response that is transmitted to the terminal, the authorization response including a unique transaction identifier when the transaction is determined to be eligible for payment via the bank account;

receiving an electronic response packet that is transmitted by the terminal when the transaction is eligible for payment via the bank account, the response packet including the unique transaction identifier and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

receiving a settlement request; and

settling the transaction in response to the settlement request.

23. (New) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account;

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a unique transaction identifier; and

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including the unique transaction identifier and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account.

24. (New) A method for processing a check transaction, the method comprising:

receiving transaction information that is transmitted by a terminal;

determining eligibility of the transaction for payment via a bank account, wherein the step of determining eligibility includes determining if sufficient funds exist in the bank account;

upon determining the transaction is eligible for payment via the bank account, providing an electronic authorization response that is transmitted to the terminal, the authorization response including a unique transaction identifier;

upon determining the transaction is eligible for payment via the bank account, receiving an electronic response packet that is transmitted by the terminal, the response packet including the unique transaction identifier and a transaction decision regarding whether or not the check transaction is to proceed with payment via the bank account;

receiving a settlement request; and

settling the transaction in response to the settlement request.